

**Information to identify the case:**

Debtor 1	<u>Lorene Ann Drake</u>	Social Security number or ITIN	<b>xxx-xx-0593</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>12-71032-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lorene Ann Drake

3/28/18

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Lorene Ann Drake  
DebtorCase No. 12-71032-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: dkam  
Form ID: 3180WPage 1 of 3  
Total Noticed: 70

Date Rcvd: Mar 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2018.

db +Lorene Ann Drake, 738 Main Street, Rockwood, PA 15557-1115  
 cr Beneficial Consumer Discount Company, P.O. Box 829009, Dallas, TX 75382-9009  
 13541616 +1st American Cash Advance, 5510 New Cut Rd, Louisville, KY 40214-4330  
 13567035 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183  
 13584549 +AES/PHEAA, Po Box 8147, Harrisburg, PA 17105-8147  
 13526800 +Aes/Pheaa Ke, Pob 2461, Harrisburg, PA 17105-2461  
 13526801 +Aes/Pheaa-Keycon, 1200 N 7th St, Harrisburg, PA 17102-1419  
 13526802 +Aes/Suntrust Bank, Po Box 2461, Harrisburg, PA 17105-2461  
 13541621 #+Ameriloan, Post Office Box 111, Miami, OK 74355-0111  
 13526806 +Borough of Somerset, PO Box 71, Somerset, PA 15501-0071  
 13526815 +Equity One, 301 Lipponcott Dr, Marlton, NJ 08053-4197  
 13526825 Keystone Rewards, 25 High Street, Waynesburg, PA 15370  
 13526827 +P S E C U, Po Box 1006, Harrisburg, PA 17108-1006  
 13541649 Penelec, Post Office Box 16001, Reading, PA 19612-6001  
 13541648 Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890  
 13591099 +Pennsylvania Electric Company, a FirstEnergy Compa, 331 Newman Springs Road, Building 3, Red Bank, NJ 07701-5688  
 14352765 +Rushmore Loan Management Services, LLC, 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618-2132  
 13541652 +Somerset Hospital, 225 South Center Avenue, Somerset, PA 15501-2088  
 13526830 +Somerset Trust Company, 151 W Main St, Somerset, PA 15501-2068  
 13541662 +Williams Credit, 73 Greentree Dr. #56, Dover, DE 19904-7646

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2018 02:04:38 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 cr +E-mail/Text: ECMBKMail@Caliberhomeloans.com Mar 29 2018 02:05:34 Caliber Home Loans Inc, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 cr EDI: RECOVERYCORP.COM Mar 29 2018 05:48:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 cr +E-mail/Text: bankrupt-adjdept@wesbanco.com Mar 29 2018 02:05:06 WesBanco Bank Inc, 1 Bank Plaza, Wheeling, WV 26003-3565  
 13592887 +EDI: ACCE.COM Mar 29 2018 05:49:00 ASSET ACCEPTANCE LLC, PO BOX 2036, WARREN MI 48090-2036  
 13600672 +EDI: CINGMIDLAND.COM Mar 29 2018 05:48:00 AT&T Mobility II LLC, % AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A231, Bedminster, NJ 07921-2693  
 13541620 +EDI: AMEREXPR.COM Mar 29 2018 05:49:00 American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 13592053 EDI: AIS.COM Mar 29 2018 05:48:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
 13526803 +EDI: AMEREXPR.COM Mar 29 2018 05:49:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 13526804 EDI: BANKAMER.COM Mar 29 2018 05:50:00 Bank Of America, Po Box 982235, El Paso, TX 79998  
 13526805 +EDI: HFC.COM Mar 29 2018 05:50:00 Beneficial/Hfc, Po Box 9068, Brandon, FL 33509-9068  
 13841835 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Mar 29 2018 02:05:34 CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY, OKLAHOMA 73134-2500  
 13526808 EDI: CAPITALONE.COM Mar 29 2018 05:50:00 Cap One, Po Box 85520, Richmond, VA 23285  
 13541627 EDI: CAPITALONE.COM Mar 29 2018 05:50:00 Capital One, Po Box 85520, Richmond, VA 23285  
 13526810 E-mail/Text: bankruptcy@cashcall.com Mar 29 2018 02:05:27 Cashcall Inc, 1600 S Douglass Rd, Anaheim, CA 92806  
 13574678 +E-mail/Text: bncmail@w-legal.com Mar 29 2018 02:04:56 CASHCALL, INC., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE. 400, SEATTLE, WA 98121-3132  
 13526807 +EDI: RESURGENT.COM Mar 29 2018 05:49:00 Cach, LLC, 4340 S Monaco St Unit 2, Denver, CO 80237-3485  
 13526809 +EDI: CAPITALONE.COM Mar 29 2018 05:50:00 Cap1/Boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 13526811 +EDI: CHASE.COM Mar 29 2018 05:49:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 13526812 +EDI: CHASE.COM Mar 29 2018 05:49:00 Chase/Best Buy, Po Box 15298, Wilmington, DE 19850-5298  
 13526813 +E-mail/Text: bankruptcy@firstenergycorp.com Mar 29 2018 02:04:51 Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303  
 13526836 EDI: RCSDELL.COM Mar 29 2018 05:48:00 Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682  
 13526814 +EDI: DISCOVER.COM Mar 29 2018 05:49:00 Discover Fin Svcs LLC, Po Box 15316, Wilmington, DE 19850-5316  
 13626371 +EDI: ECMC.COM Mar 29 2018 05:48:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
 13526816 +E-mail/Text: bankruptcynotice@fcbanking.com Mar 29 2018 02:04:06 First Commonwealth Ban, 601 Philadelphia St, Indiana, PA 15701-3952  
 13541634 +E-mail/Text: bankruptcynotice@fcbanking.com Mar 29 2018 02:04:06 First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952  
 13526817 +E-mail/Text: msummits@franklinjohnstown.com Mar 29 2018 02:05:18 Franklin Johnstown Fcu, 310 Bloomfield St, Johnstown, PA 15904-3202  
 13526818 +EDI: RMSC.COM Mar 29 2018 05:50:00 Geerb/Cca, 950 Forrer Blvd, Kettering, OH 45420-1469

District/off: 0315-7

User: dkam  
Form ID: 3180W

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Total Noticed: 70

Date Rcvd: Mar 28, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13526819 +EDI: RMSC.COM Mar 29 2018 05:50:00 Gecrb/Lowes, Po Box 965005, Orlando, FL 32896-5005  
13526820 +EDI: RMSC.COM Mar 29 2018 05:50:00 Gecrb/Walmart, Po Box 965024, Orlando, FL 32896-5024  
13601958 +EDI: HFC.COM Mar 29 2018 05:50:00 HSBC Mortgage Services, Inc., PO Box 21188, Eagan, MN 55121-0188  
13526821 +EDI: HFC.COM Mar 29 2018 05:50:00 Hfc, Po Box 9068, Brandon, FL 33509-9068  
13526822 +EDI: HFC.COM Mar 29 2018 05:50:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
13526823 +EDI: HFC.COM Mar 29 2018 05:50:00 Hsbc/Mscpi, Po Box 3425, Buffalo, NY 14240-3425  
13526824 +E-mail/Text: BKRMailOPS@weltman.com Mar 29 2018 02:04:15 Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600  
13526826 +E-mail/Text: Bankruptcies@nragroup.com Mar 29 2018 02:05:32 National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13541647 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2018 02:04:38 PA Department of Revenue, Banruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
13611306 E-mail/Text: bankruptcynotices@psecu.com Mar 29 2018 02:05:16 PSECU, PO Box 67013, Harrisburg, PA 17106-7013  
13537376 EDI: RECOVERYCORP.COM Mar 29 2018 05:48:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13526831 EDI: AGFINANCE.COM Mar 29 2018 05:48:00 Springleaf Financial S, 1450 Scalp Ave Ste 120, Johnstown, PA 15904  
13526832 EDI: AGFINANCE.COM Mar 29 2018 05:48:00 Springleaf Financial S, 518 Georgian Pl, Somerset, PA 15501  
13526828 +EDI: NAVIENTFKASMSERV.COM Mar 29 2018 05:48:00 Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500  
13639769 +EDI: NAVIENTFKASMSERV.COM Mar 29 2018 05:48:00 Sallie Mae PC Trust, c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496  
13526829 +EDI: SEARS.COM Mar 29 2018 05:49:00 Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
13576157 +EDI: STF1.COM Mar 29 2018 05:53:00 SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001  
13526833 +EDI: CITICORP.COM Mar 29 2018 05:49:00 Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
13526834 +E-mail/Text: jsprentz@urc.com Mar 29 2018 02:05:31 United Refining, Po Box 599, Warren, PA 16365-0599  
13526835 +EDI: VERIZONEAST.COM Mar 29 2018 05:53:00 Verizon Pa, 236 E Town St #170, Columbus, OH 43215-4631  
13526837 +E-mail/Text: bankrupt-adjdept@wesbanco.com Mar 29 2018 02:05:06 Wesbanco Bank Inc, 1 Bank Plz, Wheeling, WV 26003-3565  
13526838 +EDI: WFFC.COM Mar 29 2018 05:49:00 Wffinance, 800 Walnut St, Des Moines, IA 50309-3504  
TOTAL: 50

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Caliber Home Loans, Inc.  
cr U.S. Bank National Association, Et Al...  
cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
13541617\* +Aes/Pheaa Ke, Pob 2461, Harrisburg, PA 17105-2461  
13541618\* +Aes/Pheaa-Keycon, 1200 N 7th St, Harrisburg, PA 17102-1419  
13541619\* +Aes/Suntrust Bank, Po Box 2461, Harrisburg, PA 17105-2461  
13541622\* +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)  
13541623\* +Beneficial/Hfc, Po Box 9068, Brandon, FL 33509-9068  
13541624\* +Borough of Somerset, PO Box 71, Somerset, PA 15501-0071  
13541628\* +CASHCALL INC, 1 CITY BOULEVARD WEST, SUITE 1000, ORANGE CA 92868-3611  
(address filed with court: Cashcall Inc, 1600 S Douglass Rd, Anaheim, CA 92806)  
13541625\* +Cach, Llc, 4340 S Monaco St Unit 2, Denver, CO 80237-3485  
13541626\* +Capl/Boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
13541629\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
13541630\* +Chase/Best Buy, Po Box 15298, Wilmington, DE 19850-5298  
13541631\* +Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303  
13541659\* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682)  
13541632\* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  
13541633\* +Equity One, 301 Lipponcott Dr, Marlton, NJ 08053-4197  
13541635\* +Franklin Johnstown Fcu, 310 Bloomfield St, Johnstown, PA 15904-3202  
13541636\* +Gecrb/Cca, 950 Forrer Blvd, Kettering, OH 45420-1469  
13541637\* +Gecrb/Lowes, Po Box 965005, Orlando, FL 32896-5005  
13541638\* +Gecrb/Walmart, Po Box 965024, Orlando, FL 32896-5024  
13541639\* +Hfc, Po Box 9068, Brandon, FL 33509-9068  
13541640\* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
13541641\* +Hsbc/Mscpi, Po Box 3425, Buffalo, NY 14240-3425  
13541642\* +Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600  
13541643\* Keystone Rewards, 25 High Street, Waynesburg, PA 15370  
13541644\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13541646\* +P S E C U, Po Box 1006, Harrisburg, PA 17108-1006  
13541655\* +SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251  
(address filed with court: Springleaf Financial S, 1450 Scalp Ave Ste 120, Johnstown, PA 15904)  
13541654\* +SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251  
(address filed with court: Springleaf Financial S, 518 Georgian Pl, Somerset, PA 15501)

District/off: 0315-7

User: dkam  
Form ID: 3180W

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Total Noticed: 70

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
13541650\* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500  
13541651\* +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
13541653\* +Somerset Trust Company, 151 W Main St, Somerset, PA 15501-2068  
13541656\* +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
13541657\* +United Refining, Po Box 599, Warren, PA 16365-0599  
13541658\* +Verizon Pa, 236 E Town St #170, Columbus, OH 43215-4631  
13541660\* +Wesbanco Bank Inc, 1 Bank Plz, Wheeling, WV 26003-3565  
13541661\* +Wffinance, 800 Walnut St, Des Moines, IA 50309-3504  
13541645 ##+OPD Solutions, 22114 Holly Lakes Drive, Tomball, TX 77377-3614

TOTALS: 2, \* 38, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 30, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on March 28, 2018 at the address(es) listed below:

Andrew R. Thalman on behalf of Creditor WesBanco Bank Inc andrewthalman@pgka.com  
James Warmbrodt on behalf of Creditor Caliber Home Loans Inc bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association, Et Al...  
bkgroup@kmlawgroup.com  
Jason J. Mazzei on behalf of Plaintiff Lorene Ann Drake jasonmazzei@me.com,  
donotemail.mazzeiecfbackuponly@gmail.com  
Joseph P. Schalk on behalf of Creditor Caliber Home Loans, Inc. jschalk@barley.com,  
sromig@barley.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Lorene Ann Drake ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 8